

Form 319

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Janet L. Lubish
aka Janet L. Wroble
Debtor(s)

: Case No. 19-23168-CMB
:
:
:
:
:
:

Chapter: 7

ORDER


In a Chapter 7 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under *Section 341* of the *Bankruptcy Code*. *11 U.S.C. §727(a)(11)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

AND NOW, this ***The 1st of April, 2022***, it is hereby **ORDERED, ADJUDGED and DECREED** that this case is **DEEMED CLOSED, without entry of a discharge order**. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: April 1, 2022

cm: Debtor


Carlota M. Böhm, Judge
United States Bankruptcy Court

In re:
Janet L. Lubish
Debtor

Case No. 19-23168-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 01, 2022

User: auto
Form ID: 319

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2022:

| Recip ID | Recipient Name and Address |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| db | + Janet L. Lubish, 1579 McClellandtown Road, Mc Clellandtown, PA 15458-1101 |
| r | + Gary Reagan, 75 Morgantown Street, Uniontown, PA 15401-4238 |
| r | + Stefani Lucas, Realty One Group Gold Standard, 432 Frye Farm Road, Greensburg, PA 15601-6808 |
| 15103140 | Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291 |
| 15103141 | ++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association, 13355 Noel Road--Suite 2100, Dallas, TX 75240 |
| 15103142 | + Fayette County Tax Claim Bureau, Fayette County Courthouse, 61 East Main Street, Uniontown, PA 15401-3514 |
| 15103143 | + Fayette County Tax Claim Bureau, c/o Sheryl R. Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438 |
| 15103144 | + KML Law Group, Suite 5000--BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1541 |
| 15181719 | + Trinity Financial Services, LLC, 615 E. 1st Street, Tustin, CA 92780-3417 |
| 15137604 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123 |
| 15103146 | US Mortgage Resolution, LLC, 351 East Conestoga Road--Suite 207, 3232 Newmark Drive, Wayne, PA 19087 |
| 15103147 | Wells Fargo Card Services, P.O. Box 522, Des Moines, IA 50306-0522 |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|----------------------------------------|----------------------|----------------------------------------------------------------------------------------------|
| cr | + Email/PDF: rmscedi@recoverycorp.com | Apr 02 2022 00:41:50 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15118796 | Email/Text: sbse.cio.bnc.mail@irs.gov | Apr 02 2022 00:37:00 | Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 15139892 | Email/Text: Bankruptcy.Notices@pnc.com | Apr 02 2022 00:37:00 | PNC Bank NA, Bankruptcy Department, PO Box 94982, Cleveland, OH 44101 |
| 15143714 | Email/Text: Bankruptcy.Notices@pnc.com | Apr 02 2022 00:37:00 | PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101 |
| 15103145 | Email/Text: Bankruptcy.Notices@pnc.com | Apr 02 2022 00:37:00 | PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342 |
| 15104614 | + Email/PDF: gecsed@recoverycorp.com | Apr 02 2022 00:41:47 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15138656 | Email/PDF: ebn_ais@aisinfo.com | Apr 02 2022 00:41:47 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|-------------------------------|
| cr | | PNC BANK NATIONAL ASSOCIATION |

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Apr 01, 2022

Form ID: 319

Total Noticed: 19

cr *+ Trinity Financial Services, LLC, 615 E. 1st Street, Tustin, CA 92780-3417

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| Brian Nicholas | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com |
| Daniel R. White | on behalf of Debtor Janet L. Lubish lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com |
| James Warmbrodt | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Robert H. Slone, Trustee | robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfcbis.com |
| Robert H. Slone, Trustee | on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com |
| Robert P. Wendt | on behalf of Creditor Trinity Financial Services LLC pawb@fedphe.com |
| Sarah Elizabeth Connelly | on behalf of Debtor Janet L. Lubish Sarah@zeblaw.com janet@zeblaw.com;sheila@zeblaw.com;connelly.sarahr63228@notify.bestcase.com |

TOTAL: 8